

RECEIVED & FILED

1 **TINA TODD**  
2 8346 BISMARCK SAPPHIRE STREET  
3 LAS VEGAS, NV 89139  
4 Tel:773-816-1559

'09 OCT 13 110:58

In Pro Se:

U.S. BANKRUPTCY COURT  
MARY A. SCHOTT, CLERK

5 UNITED STATES BANKRUPTCY COURT

6 DISTRICT OF NEVADA

8 In the matter of: ) BKS-09-27115-LBR  
9 TINA TODD ) Chapter 13

10 Debtor,

)  
) Hearing Date: 12/10/09  
11 )  
12 ) Hearing Date: 2:30 pm

13 MOTION TO VALUE COLLATERAL, "STRIP OFF" AND MODIFY RIGHTS  
14 OF LITTON CHASE BANK USA N.A. MORTGAGE AND MOTION TO AVOID LIEN  
15 (CLAIM 2-1) PURSUANT TO 11 U.S.C. §506(a) AND §1322

16 Now Comes, TINA TODD, (hereinafter the "debtor"), In Pro Se,  
17 and moves this Court for an Order valuing collateral and  
18 modifying the rights of Creditor LITTON LOAN SERVICING, P.O. BOX  
19 4387, Houston, TX 77210-4387, pursuant to 11 U.S.C. §506(a), and  
20 §1322, and Bankruptcy Rules 3012 and Bankruptcy Rule 3012 and  
21 9014. In furtherance of this motion,  
22 Debtor states as follows:

- 23
- 24 1. Debtor filed the instant Chapter 13, Case Number 09-27115-ibr, on 09/14/2009.
  - 25 2. On the petition date, September 14, 2009, debtor owned real property located at;

26 **8346 Bismark Sapphire Street, Las Vegas, NV 89139**

1 (hereinafter the "Subject Property"). Said Legal description  
2 attached and incorporated by reference marked Exhibit "A".

3       3. The value of the Subject Property was **\$253,842.12** , at  
4 the time the instant Petition was filed and has dropped to  
5 approximately **\$122,000.00**, to date, pursuant to the Clark County  
6 Recorders' property profile, attached as Exhibit "D". Said  
7 Comps attached hereto as Exhibit "B".

8       4. At the time of filing the instant petition, the  
9 Subject Property was subject to a priority lien ( 1<sup>st</sup> Mortgage)  
10 held by LITTON LOAN SERVICING in an amount of \$261,329.33, with  
11 an existing (2<sup>nd</sup>) second Mortgage held by LITTON LOAN SERVICING ,  
12 in the amount of approximately \$60,351.67. (Litton Billing  
13 Statement attached and incorporated by reference, marked Exhibit  
14 "C".

15       5. Therefore, on the date the instant bankruptcy was  
16 filed, no equity existed in the subject Property above the  
17 claims of LITTON LOAN SERVICING, with respect to the first  
18 mortgage (First Deed Of Trust).

19       6. That LITTON LOAN SERVICING, holds the Second Trust  
20 Deed securing a note with a principal of said \$60,351.67. This  
21 Second Trust Deed was wholly unsecured on the petition date  
22 and if the Property were to be sold at auction, GMAC Mortgage  
23 would receive nothing with respect to the Second Trust Deed.

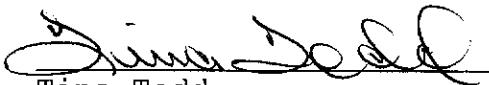
24       The MOTION TO AVOID LIEN (CLAIM 2-1)'s claim is wholly

1 unsecured. This Second Trust Deed was recorded in the Office  
2 of the Clark County Recorder as instrument number 20060602-  
3 0004790 on 06/02/2006, Loan No.: 0041202540,  
4 A.P.N. NO: 177-18-212-050

5  
6 Common Address: **8346 BISMARCK SAPPHIRE Street**  
7 **Las Vegas, Nevada 89139**

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7.  
Accordingly, therefore the debtor takes the position  
and requests that the Court Find and state that Litton Loan  
Servicing , second (MOTION TO AVOID LIEN (CLAIM 2-1) claim is  
Wholly unsecured and should be reclassified as a general  
unsecured claim to receive pro rata with other general unsecured  
creditors through the debtor's Chapter 13 plan.

124  
Dated: October 05, 2009

  
Tina Todd  
Debtor In Pro Se  
8346 Bismark Sapphire Street  
Las Vegas, Nevada 89139  
(702) 773-816-1559

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LEGAL ARGUMENT

In re Zimmer, 313 F.3d 1220 (9th Cir. 2002), the Court stated that a wholly unsecured lien holder's claim can be modified and reclassified as a general unsecured claim pursuant to 11 U.S.C. §506(a), despite the anti-modification language in §1322(b) (2). Specifically, the Court held:

**Section 506(a) divides creditors' claims into**

"secured... claims" and "unsecured claims." Although the conventional interpretation of "secured" might include any claim in which the creditor has a security interest in the debtor's property, § 506(a) makes clear that the status of a claim depends on the valuation of the property. An allowed claim of a creditor secured by a lien on property in which the estate has an interest ... is a secured claim to the extent of the value of such creditor's interest in the estate's interest in such property ... and is an unsecured claim to the extent that the value of such creditor's interest ... is less than the amount of such allowed claim...

To put it more simply, a claim such as a mortgage is not a "secured claim" to the extent that it exceeds the value of the property that secures it. Under the Bankruptcy Code, "secured claim" is thus a term of art; not every claim that is secured by a lien on property will be considered a "secured claim." Here,

1 it is plain that PSB Lending's claim for the repayment of its  
2 loan is an unsecured claim, because its deed of trust is junior  
3 to the first deed of trust, and the value of the loan secured by  
4 the first deed of trust is greater than the value of the house.

5 Accordingly, since MOTION TO AVOID LIEN (CLAIM 2-1)'s claim  
6 is wholly unsecured (in that there is no extant equity above the  
7 first mortgage in the

8 Subject Property), Your Honor should reclassify MOTION TO  
9 AVOID LIEN (CLAIM 2-1)'s claim to a general unsecured claim to  
10 be received pro rata with like unsecured Creditors.

11 MOTION TO AVOID LIEN (CLAIM 2-1) should also be stripped of  
12 its secured rights under State law since no maintainable  
13 security interest in the subject property exists.

14 Further, the debtor is not required to file an adversary  
15 proceeding to achieve the requested relief herein. Debtor may  
16 bring a motion to "strip off" MOTION TO AVOID LIEN  
17 (CLAIM 2-1)'s consensual lien by motion. See In re Williams, 166  
18 B.R. 615 (Bankr.E.D.Va.1994), In re Fuller, 255 B.R. 300  
19 (Bankr.W.D.Mich.2000), In re Hoskins, 262 B.R. 693  
20 (Bankr.E.D.Mich.2001), In re King, 290 B.R. 641  
21 (Bankr.C.D.Ill.2003), In re Millspaugh, 302 B.R. 90  
22 (Bankr.D.Idaho 2003), Dickey v. Ben. Fin. (In re Dickey) 293  
23 B.R. 360 (Bankr.M.D.Pa.2003), In re Hill, 304 B.R. 800  
24  
25  
26  
27  
28

(Bankr.S.D.Ohio 2003); In re Sadala 294 B.R. 180  
1  
(Bankr.M.D.Fla.2003), In re Fisher, 289 B.R. 544  
2  
(Bankr.W.D.N.Y.2003), In re Robert, 313 B.R. 545  
3  
(Bankr.N.D.N.Y.2004), In re Bennett, 312 B.R. 843  
4  
(Bankr.W.D.Ky.2004).  
5  
6

**WHEREFORE, Debtor prays that this Court:**

- 7       1. Find that MOTION TO AVOID LIEN (CLAIM 2-1) is not a holder  
8 of a lien on the Subject Property;  
9  
10      2. Immediately avoid, "Strip off", cancel and extinguish  
11 MOTION TO AVOID LIEN (CLAIM 2-1)'s wholly unsecured claim/lien  
12 from the Subject Property pursuant to 11 §60,351.67, U.S.C.  
13  
14 Section 506(a);  
15  
16      3. Reclassify MOTION TO AVOID LIEN (CLAIM 2-1)'s claim as a  
17 general unsecured claim to be paid pro rata with other general  
18 unsecured creditors through the debtor's chapter 13 plan;  
19  
20      4. Such other relief the Court finds appropriate.

Dated: September 13<sup>rd</sup>, 2009

October

  
TINA TODD, Debtor In Pro Se  
8346 Bismark Sapphire Street  
Las Vegas, Nevada 89139  
702-773-816-1559

MEMORANDUM OF LAW

1           Section 506(a) divides creditors' claims into "secured...  
 2        claims" and "unsecured claims." Although the conventional  
 3        interpretation of "secured" might include any claim in  
 4        which the creditor has a security interest in the debtor's  
 5        property, § 506(a) makes clear that the status of a claim  
 6        depends on the valuation of the property. An allowed claim  
 7        of a creditor secured by a lien on property in which the  
 8        estate has an interest ... is a secured claim to the extent  
 9        of the value of such creditor's interest in the estate's  
 10      interest in such property ... and is an unsecured claim  
 11      to the extent that the value of such creditor's interest  
 12      ... is less than the amount of such allowed claim...

13      To put it more simply, a claim such as a mortgage is  
 14      not a "secured claim" to the extent that it exceeds the  
 15      value of the property that secures it. Under the  
 16      Bankruptcy Code, "secured claim" is thus a term of art;  
 17      not every claim that is secured by a lien on property  
 18      will be considered a "secured claim." Here, it is plain  
 19      that PSB Lending's claim for the repayment of its loan  
 20      is an unsecured claim, because its deed of trust is  
 21      junior to the first deed of trust, and the value of the  
 22      loan secured by the first deed of trust is greater than  
 23      the value of the house.

24      Accordingly, since LITTON LOAN SERVICING (MOTION TO AVOID  
 25      LIEN (CLAIM 2-1))'s claim is wholly unsecured (in that there is  
 26      no extant equity above the first mortgage in the Subject  
 27      Property). The Court, LITTON LOAN SERVICING should reclassify  
 28      the MOTION TO AVOID LIEN (CLAIM 2-1)'s claim to a general  
 1        unsecured claim to be receive pro rata with like unsecured  
 2        creditors. That LITTON LOAN SERVICING (MOTION TO AVOID LIEN  
 3        (CLAIM 2-1)) should also be stripped of its secured rights under  
 4        State law since no maintainable security interest in the subject  
 5        and the Clark County Recorded LITTON LOAN SERVICING (2<sup>nd</sup>) Second  
 6        Mortgage is valid or enforceable.

1 Trust Deed should be expunged from the County records to give  
2 effect to this Court Order.

3 Further, the debtor is not required to file an adversary  
4 proceeding to achieve the requested relief herein. Debtor may  
5 bring a motion to "strip off" LITTON LOAN SERVICING, (MOTION TO  
6 AVOID LIEN (CLAIM 2-1's) consensual lien by motion. See In re  
7 Williams, 166 B.R. 615 (Bankr.E.D.Va.1994), In re Fuller, 255  
8 B.R. 300 (Bankr.W.D.Mich.2000), In re Hoskins, 262 B.R. 693  
9 (Bankr.E.D.Mich.2001), In re King, 290 B.R. 641  
10 (Bankr.C.D. Ill.2003), In re Millspaugh, 302 B.R. 90  
11 (Bankr.D.Idaho 2003), Dickey v. Ben. Fin. (In re Dickey) 293  
12 B.R. 360 (Bankr.M.D.Pa.2003), In re Hill, 304 B.R.  
13 800(Bankr.S.D.Ohio 2003); In re Sadala 294 B.R. 180  
14 (Bankr.M.D.Fla.2003), In re Fisher,289 B.R. 544  
15 (Bankr.W.D.N.Y.2003), In re Robert,313 B.R. 545  
16 (Bankr.N.D.N.Y.2004), In re Bennett, 312 B.R.843  
17 (Bankr.W.D.Ky.2004).  
18

19 **WHEREFORE**, Debtor prays that this Court:  
20

21 1. Find that LITTON LOAN SERVICING (MOTION TO AVOID LIEN  
22 (CLAIM 2-1) is not a holder of a lien on the Subject Property  
23 with respect to the Second Trust Deed.  
24

25 2. Immediately avoid, "Strip off", cancel, expunge and/or  
26 extinguish LITTON LOAN SERVICING (MOTION TO AVOID LIEN  
27 (CLAIM 2-1) wholly unsecured claim/lien from the Subject  
28

Property and the Clark County Recorders Record, pursuant to 11  
1  
U.S.C. Section 506(a);  
2

3. Reclassify LITTON LOAN SERVICING (MOTION TO AVOID LIEN  
4 (CLAIM 2-1) claim as a General unsecured claim to be paid pro  
5 rata with other general unsecured creditors through the debtor's  
6 chapter 13 plan; and for  
7

8. Such other relief the Court finds appropriate.  
9 Dated: October <sup>124</sup> 5, 2009

  
10 TINA TODD  
11 Debtor In Pro Se  
12 8346 Bismark Sapphire Street  
13 Las Vegas, Nevada 89139  
~~(702)~~ 773-816-1559

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**TINA TODD, Debtor In Pro Se**  
8346 BISMARCK SAPPHIRE STREET  
LAS VEGAS, NV 89139  
Tel: (702) 595-1000

In Pro Se:

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADA

RE: ) BKS-09-27115-LBR  
TINA TODD ) Chapter 13  
 )  
Debtor, ) Hearing Date:  
 ) Hearing Date:

TO ALL PARTIES OF INTEREST:

I, TINA TODD, declares that I am the debtor, In Pro Se  
in the above entitled case.

That I have brought the Chapter 13 case. That I have presented the herein case in all matter

That I do not have an attorney to represent my case and desire to move forward in an effort to Meditate, negotiate and/or modify the Litton Loan Servicing Mortgage and assume to debt.

I declare under penalty of perjury under the laws of  
the State of Nevada, that the foregoing is true.

Respectfully Submitted

TINA TORR - In Pro Se

8346 BISMARCK SAPPHIRE STREET  
LAS VEGAS, NV 89139  
Tel: (702) 773-816-155

# Exhibit "A"

*Legal Description*

13060537-AM

**EXHIBIT "A"**  
Legal Description

**PARCEL I:**

LOT TWO HUNDRED SEVENTY-NINE (279) OF BLUE DIAMOND SPRINGS UNIT 4, A COMMON INTEREST COMMUNITY, AS SHOWN BY MAP THEREOF ON FILE IN BOOK 112 OF PLATS, PAGE 84, IN THE OFFICE OF THE COUNTY RECORDER OF CLARK COUNTY, NEVADA.

EXCEPTING ALL MINERAL, OIL, GAS, PETROLEUM, OR OTHER HYDROCARBON SUBSTANCES AND ALL GEOTHERMAL ENERGY SOURCES, IN UNDER, OR WHICH MAY BE PRODUCED FROM THE WITHIN-DESCRIBED LAND, WHICH LIE BELOW A PLANE PARALLEL TO AND 500 FEET BELOW THE SURFACE OF THE WITHIN-DESCRIBED LAND, FOR THE PURPOSE OF PROSPECTING EXPLORATION, DEVELOPMENT, PRODUCTION, OR EXTRACTION OF SAID SUBSTANCES BY MEANS OF MINES, WELLS, OR DERRICKS, OR OTHER EQUIPMENT, PROVIDED, HOWEVER, THAT THE OWNER OF SAID SUBSTANCES SHALL HAVE NO RIGHT TO ENTER UPON THE SURFACE OF THE WITHIN-DESCRIBED LAND, NOR TO USE SAID LAND ABOVE SAID PLANE PARALLEL TO AND 500 FEET BELOW THE SURFACE OF SUCH LAND.

**PARCEL II:**

AN EASEMENT FOR INGRESS AND EGRESS OVER PRIVATE STREETS AND COMMON AREAS AS SHOWN AND DELINEATED ON SAID MAP.

APN: 177-18-212-050

# Exhibit "B"

*comps*

**stewart**

title company of northern nevada

*Prepared For:*

Tina Todd  
Tina Todd  
8346 Bismark Sapphire Street  
Las Vegas, NV 89139

*Prepared:*

**Tuesday, September 29, 2009**

*Subject Property:*

**8346 Bismark Sapphire St  
Las Vegas, NV 89139  
177-18-212-050**

**Michael Franich**  
Stewart Title Company  
1070 Caughlin Crossing  
Reno, Nevada 89519  
(775) 746-1100

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# Property Profile

## *OWNER and PROPERTY*

|                        |   |  |                 |   |        |
|------------------------|---|--|-----------------|---|--------|
| <b>Owner</b>           | : | Tina Todd  |                 |   |        |
| <b>Owner Type</b>      | : | Single   |                 |   |        |
| <b>Co-Owner</b>        | : | N/A  |                 |   |        |
| <b>Phone #</b>         | : | (702) 222-9682   |                 |   |        |
| <b>Mail Address</b>    | : | 8346 Bismark Sapphire St Las Vegas NV 89139                  |                 |   |        |
| <b>Site Address</b>    | : | 8346 Bismark Sapphire St Las Vegas NV 89139                  |                 |   |        |
| <b>Parcel</b>          | : | 177-18-212-050   | <b>Census</b>   | : | 29,631 |
| <b>School District</b> | : |  | <b>Tax Area</b> | : | 635    |
| <b>Rng-Twn-Sec</b>     | : | 61-22-18-NW  | <b># Props</b>  | : | 1      |
| <b>Flood Map</b>       | : | N/A  | <b>Own Occ</b>  | : | Yes    |
| <b>Housing Tract</b>   | : | Blue Diamond Springs Unit 4                                  |                 |   |        |
| <b>Lot / Block</b>     | : | L 279 B  |                 |   |        |
| <b>Legal Desc</b>      | : | BLUE DIAMOND SPRINGS UNIT 4 PLAT BOOK 112 PAGE 84<br>LOT 279 |                 |   |        |

## *TRANSFER INFORMATION*

|                     |   |             |
|---------------------|---|-------------|
| <b>Date w/ \$</b>   | : | 6/2/2006    |
| <b>Doc # w/ \$</b>  | : | 06060204788 |
| <b>Price</b>        | : | \$305,000   |
| <b>Type</b>         | : | Full Value  |
| <b>\$ Sqft</b>      | : | \$179.83    |
| <b>Date w/o \$</b>  | : | N/A         |
| <b>Doc # w/o \$</b> | : | N/A         |

## *TAX and ASSESSMENT*

|                  |   |            |
|------------------|---|------------|
| <b>Land</b>      | : | \$10,500   |
| <b>Structure</b> | : | \$51,348   |
| <b>Total</b>     | : | \$61,848   |
| <b>Improved</b>  | : | 8300%      |
| <b>Tax Year</b>  | : | 2009-2010  |
| <b>Taxes</b>     | : | \$1,765.30 |

## *LOAN INFORMATION*

|                  |   |              |
|------------------|---|--------------|
| <b>Loan</b>      | : | \$244,000    |
| <b>Lender</b>    | : | N/A          |
| <b>Loan Type</b> | : | Conventional |
| <b>Rate Type</b> | : | Variable     |

## *PREVIOUS OWNER*

|              |   |                  |
|--------------|---|------------------|
| <b>Date</b>  | : | 4/1/2005         |
| <b>Price</b> | : | \$250,637        |
| <b>Name</b>  | : | Mohammad Byuiyan |

## *PROPERTY CHARACTERISTICS*

|                  |   |                               |               |   |     |                |   |      |                  |   |       |
|------------------|---|-------------------------------|---------------|---|-----|----------------|---|------|------------------|---|-------|
| <b>Land Use</b>  | : | 110 - Single Family Residence |               |   |     |                |   |      |                  |   |       |
| <b>Zone</b>      | : | N/A                           |               |   |     |                |   |      |                  |   |       |
| <b>Rooms</b>     | : | 6                             | <b>Pool</b>   | : | No  | <b>Yr Blt</b>  | : | 2005 | <b>Bldg Sqft</b> | : | 1,696 |
| <b>Bedrooms</b>  | : | 3                             | <b>Garage</b> | : | Yes | <b>Stories</b> | : | 2    | <b>Lot Sqft</b>  | : | 2,614 |
| <b>Bathrooms</b> | : | 2.5                           | <b>Units</b>  | : | 1   |                |   |      | <b>Acres</b>     | : | 0.06  |

## Stewart Title Company

This information is believed to be accurate, but is not guaranteed.  
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 Customer Service #927

# Tract Sales

*This report includes Single Family Residence's in tract Blue Diamond Springs Unit 4. All transactions have recorded within the last 13 months.*

## Averages

| Avg SqFt | Avg Beds | Avg Baths | Avg Loan  | Avg Price | Avg \$ Sqft | Avg % Sqft |
|----------|----------|-----------|-----------|-----------|-------------|------------|
| 1,960    | 3        | 2.00      | \$131,597 | \$145,856 | \$75        | 116%       |

|   |   |
|---|---|
| <b>Address:</b> 8304 Transvaal Blue St Las Vegas NV 89139<br><b>APN:</b> 17718212013 <b>Page-Grid</b> 61-22-18-NW<br><b>Bed:</b> 3.00 <b>Bath:</b> 1.50 <b>Sqft:</b> 1,106 <b>Pool:</b> No<br><b>Acres:</b> 0.05 <b>Lot:</b> 2,178 <b>Units:</b> 1 <b>Built:</b> 2005 | <b>Date:</b> 9/2/2009<br><b>Price:</b> \$102,000<br><b>\$ Sqft:</b> \$92.22<br><b>% Sqft:</b> 65%<br><b>Loan:</b> |
| <b>Lender:</b><br><b>Buyers:</b> Craig Family<br><b>Tract:</b> Blue Diamond Springs Unit 4  | <b>Phone:</b> <span style="border: 1px solid black; padding: 2px;">1</span>                                       |

|  |  |
|--|--|
| <b>Address:</b> 8310 Kimberly Diamond St Las Vegas NV 89139<br><b>APN:</b> 17718212002 <b>Page-Grid</b> 61-22-18-NW<br><b>Bed:</b> 4.00 <b>Bath:</b> 3.00 <b>Sqft:</b> 2,781 <b>Pool:</b> No<br><b>Acres:</b> 0.1 <b>Lot:</b> 4,356 <b>Units:</b> 1 <b>Built:</b> 2004 | <b>Date:</b> 9/2/2009<br><b>Price:</b> \$230,000<br><b>\$ Sqft:</b> \$82.70<br><b>% Sqft:</b> 164%<br><b>Loan:</b> |
| <b>Lender:</b><br><b>Buyers:</b> Wang , Qihua<br><b>Tract:</b> Blue Diamond Springs Unit 4   | <b>Phone:</b> <span style="border: 1px solid black; padding: 2px;">2</span>  |

|   |  |
|---|--|
| <b>Address:</b> 8392 Bismark Sapphire St Las Vegas NV 89139<br><b>APN:</b> 17718212057 <b>Page-Grid</b> 61-22-18-NW<br><b>Bed:</b> 3.00 <b>Bath:</b> 2.50 <b>Sqft:</b> 1,731 <b>Pool:</b> No<br><b>Acres:</b> 0.06 <b>Lot:</b> 2,614 <b>Units:</b> 1 <b>Built:</b> 2005 | <b>Date:</b> 8/6/2009<br><b>Price:</b> \$110,000<br><b>\$ Sqft:</b> \$63.55<br><b>% Sqft:</b> 102%<br><b>Loan:</b> |
| <b>Lender:</b><br><b>Buyers:</b> Bank U S National Assn Trs<br><b>Tract:</b> Blue Diamond Springs Unit 4  | <b>Phone:</b> <span style="border: 1px solid black; padding: 2px;">3</span>  |

### Stewart Title Company

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Customer Service #927

**Address:** 8302 Kimberly Diamond St Las Vegas NV 89139      **Date:** 7/31/2009  
**APN:** 17718212001      **Page-Grid:** 61-22-18-NW      **Price:** \$194,000  
**Bed:** 4.00      **Bath:** 3.00      **Sqft:** 2,781      **Pool:** No      **\$ Sqft:** \$69.76  
**Acres:** 0.11      **Lot:** 4,792      **Units:** 1      **Built:** 2004      **% Sqft:** 164%  
**Lender:**      **Phone:**      **Loan:**  
**Buyers:** Miller , Shane  
**Tract:** Blue Diamond Springs Unit 4

4

**Address:** 8387 Transvaal Blue St Las Vegas NV 89139      **Date:** 7/14/2009  
**APN:** 17718212033      **Page-Grid:** 61-22-18-NW      **Price:** \$102,000  
**Bed:** 3.00      **Bath:** 2.50      **Sqft:** 1,696      **Pool:** No      **\$ Sqft:** \$60.14  
**Acres:** 0.06      **Lot:** 2,614      **Units:** 1      **Built:** 2005      **% Sqft:** 100%  
**Lender:**      **Phone:**      **Loan:**  
**Buyers:** Bank New York Trs  
**Tract:** Blue Diamond Springs Unit 4

5

**Address:** 8319 Kimberly Diamond St Las Vegas NV 89139      **Date:** 7/14/2009  
**APN:** 17718212010      **Page-Grid:** 61-22-18-NW      **Price:** \$199,000  
**Bed:** 4.00      **Bath:** 2.50      **Sqft:** 2,781      **Pool:** No      **\$ Sqft:** \$71.56  
**Acres:** 0.1      **Lot:** 4,356      **Units:** 1      **Built:** 2004      **% Sqft:** 164%  
**Lender:**      **Phone:**      **Loan:**  
**Buyers:** Vider , Avner  
**Tract:** Blue Diamond Springs Unit 4

6

**Address:** 4767 Pearl Bay Ct Las Vegas NV 89139      **Date:** 6/4/2009  
**APN:** 17718212072      **Page-Grid:** 61-22-18-NW      **Price:** \$140,000  
**Bed:** 3.00      **Bath:** 2.50      **Sqft:** 1,891      **Pool:** No      **\$ Sqft:** \$74.03  
**Acres:** 0.06      **Lot:** 2,614      **Units:** 1      **Built:** 2004      **% Sqft:** 111%  
**Lender:** Bank Of America      **Phone:**      **Loan:** \$137,464  
**Buyers:** Weber , Anthony  
**Tract:** Blue Diamond Springs Unit 4

7

**Address:** 8336 Transvaal Blue St Las Vegas NV 89139      **Date:** 4/24/2009  
**APN:** 17718212017      **Page-Grid:** 61-22-18-NW      **Price:** \$120,000  
**Bed:** 3.00      **Bath:** 2.50      **Sqft:** 1,731      **Pool:** No      **\$ Sqft:** \$69.32  
**Acres:** 0.06      **Lot:** 2,614      **Units:** 1      **Built:** 2005      **% Sqft:** 102%  
**Lender:** Nevada Federal Credit Union      **Phone:**      **Loan:** \$117,826  
**Buyers:** Jelde , Musse  
**Tract:** Blue Diamond Springs Unit 4

8

**Address:** 8316 Bismark Sapphire St Las Vegas NV 89139      **Date:** 4/3/2009  
**APN:** 17718212046      **Page-Grid:** 61-22-18-NW      **Price:** \$140,000  
**Bed:** 3.00      **Bath:** 2.50      **Sqft:** 1,731      **Pool:** No      **\$ Sqft:** \$80.88  
**Acres:** 0.06      **Lot:** 2,614      **Units:** 1      **Built:** 2005      **% Sqft:** 102%  
**Lender:** Nevada Federal Credit Union      **Phone:**      **Loan:** \$139,500  
**Buyers:** Erickson , Jason  
**Tract:** Blue Diamond Springs Unit 4

9

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|   |                              |                         |                    |                         |
|---|------------------------------|-------------------------|--------------------|-------------------------|
| <b>Address:</b> 4694 Ametrine Ct Las Vegas NV 89139 | <b>Date:</b> 1/22/2009       |                         |                    |                         |
| <b>APN:</b> 17718212020                             | <b>Page-Grid</b> 61-22-18-NW | <b>Price:</b> \$121,560 |                    |                         |
| <b>Bed:</b> 4.00                                    | <b>Bath:</b> 2.50            | <b>Sqft:</b> 1,375      | <b>Pool:</b> No    | <b>\$ Sqft:</b> \$88.41 |
| <b>Acres:</b> 0.06                                  | <b>Lot:</b> 2,614            | <b>Units:</b> 1         | <b>Built:</b> 2005 | <b>% Sqft:</b> 81%      |
| <b>Lender:</b>                                      |                              |                         |                    | <b>Loan:</b>            |
| <b>Buyers:</b> Bank Deutsche National Tr Co Trs     |                              |                         |                    | <b>Phone:</b>           |
| <b>Tract:</b> Blue Diamond Springs Unit 4           |                              |                         |                    | <b>10</b>               |

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# Tract Sales

*This report includes Single Family Residence properties in tract Blue Diamond Springs Unit 4.  
All transactions have recorded within the last 13 months.*

## Averages

| <u>Avg<br/>SqFt</u> | <u>Avg<br/>Beds</u> | <u>Avg<br/>Baths</u> | <u>Avg<br/>Loan</u> | <u>Avg<br/>Price</u> | <u>Avg<br/>\$ Sqft</u> | <u>Avg<br/>% Sqft</u> |
|---------------------|---------------------|----------------------|---------------------|----------------------|------------------------|-----------------------|
| 1,960               | 3                   | 2.00                 | \$131,597           | \$145,856            | \$75                   | 116%                  |

|                             |     |      |       |      |      |         |           |      |      |
|-----------------------------|-----|------|-------|------|------|---------|-----------|------|------|
| 1) 8304 Transvaal Blue St   | 3.0 | 1.50 | 1,106 | 0.05 | 2005 | 9/2/09  | \$102,000 | \$92 | 65%  |
| 2) 8310 Kimberly Diamond St | 4.0 | 3.00 | 2,781 | 0.1  | 2004 | 9/2/09  | \$230,000 | \$83 | 164% |
| 3) 8392 Bismark Sapphire St | 3.0 | 2.50 | 1,731 | 0.06 | 2005 | 8/6/09  | \$110,000 | \$64 | 102% |
| 4) 8302 Kimberly Diamond St | 4.0 | 3.00 | 2,781 | 0.11 | 2004 | 7/31/09 | \$194,000 | \$70 | 164% |
| 5) 8387 Transvaal Blue St   | 3.0 | 2.50 | 1,696 | 0.06 | 2005 | 7/14/09 | \$102,000 | \$60 | 100% |
| 6) 8319 Kimberly Diamond St | 4.0 | 2.50 | 2,781 | 0.1  | 2004 | 7/14/09 | \$199,000 | \$72 | 164% |
| 7) 4767 Pearl Bay Ct        | 3.0 | 2.50 | 1,891 | 0.06 | 2004 | 6/4/09  | \$140,000 | \$74 | 111% |
| 8) 8336 Transvaal Blue St   | 3.0 | 2.50 | 1,731 | 0.06 | 2005 | 4/24/09 | \$120,000 | \$69 | 102% |
| 9) 8316 Bismark Sapphire St | 3.0 | 2.50 | 1,731 | 0.06 | 2005 | 4/3/09  | \$140,000 | \$81 | 102% |
| 10) 4694 Ametrine Ct        | 4.0 | 2.50 | 1,375 | 0.06 | 2005 | 1/22/09 | \$121,560 | \$88 | 81%  |

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# Comparable Sales

*This report includes Single Family Residence's that are between 1,442 square feet and 1,950 square feet, within a 1 mile radius of 8346 Bismark Sapphire St. All transactions have recorded within the last 13 months. We present them in proximity order, with the closest sale first.*

## Averages

| Avg SqFt | Avg Beds | Avg Baths | Avg Loan     | Avg Price | Avg \$ Sqft | Avg % Sqft |
|----------|----------|-----------|--------------|-----------|-------------|------------|
| 1,688    | 3        | 2.00      | \$12,121,278 | \$146,681 | \$87        | 100%       |

|  |  |  |
|--|--|--|
| <b>Address:</b> 8316 Bismark Sapphire St Las Vegas NV 89139<br><b>APN:</b> 177-18-212-046<br><b>Bed:</b> 3.00 <b>Bath:</b> 2.50 <b>Sqft:</b> 1,731<br><b>Acres:</b> 0.06 <b>Lot:</b> 2,614 <b>Units:</b> 1 | <b>Page-Grid:</b> 61-22-18-NW<br>Lender: Nevada Federal Credit Union<br>Buyers: Erickson , Jason<br>Tract: Blue Diamond Springs Unit 4 | <b>Date:</b> 4/3/2009<br><b>Price:</b> \$140,000<br><b>\$ Sqft:</b> \$80.88<br><b>% Sqft:</b> 102%<br><b>Loan:</b> \$139,500 |
|--|--|--|

|   |   |  |
|---|---|--|
| <b>Address:</b> 4767 Pearl Bay Ct Las Vegas NV 89139<br><b>APN:</b> 177-18-212-072<br><b>Bed:</b> 3.00 <b>Bath:</b> 2.50 <b>Sqft:</b> 1,891<br><b>Acres:</b> 0.06 <b>Lot:</b> 2,614 <b>Units:</b> 1 | <b>Page-Grid:</b> 61-22-18-NW<br>Lender: Bank Of America<br>Buyers: Weber , Anthony<br>Tract: Blue Diamond Springs Unit 4 | <b>Date:</b> 6/4/2009<br><b>Price:</b> \$140,000<br><b>\$ Sqft:</b> \$74.03<br><b>% Sqft:</b> 111%<br><b>Loan:</b> \$137,464 |
|---|---|--|

|  |   |   |
|--|---|---|
| <b>Address:</b> 8336 Transvaal Blue St Las Vegas NV 89139<br><b>APN:</b> 177-18-212-017<br><b>Bed:</b> 3.00 <b>Bath:</b> 2.50 <b>Sqft:</b> 1,731<br><b>Acres:</b> 0.06 <b>Lot:</b> 2,614 <b>Units:</b> 1 | <b>Page-Grid:</b> 61-22-18-NW<br>Lender: Nevada Federal Credit Union<br>Buyers: Jelde , Musse<br>Tract: Blue Diamond Springs Unit 4 | <b>Date:</b> 4/24/2009<br><b>Price:</b> \$120,000<br><b>\$ Sqft:</b> \$69.32<br><b>% Sqft:</b> 102%<br><b>Loan:</b> \$117,826 |
|--|---|---|

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**Address:** 8328 Golden Amber St Las Vegas NV 89139      **Date:** 7/28/2009  
**APN:** 177-18-211-004      **Page-Grid:** 61-22-18-NW      **Price:** \$164,684  
**Bed:** 3.00      **Bath:** 2.50      **Sqft:** 1,546      **Pool:** No      **\$ Sqft:** \$106.52  
**Acres:** 0.06      **Lot:** 2,614      **Units:** 1      **Built:** 2004      **% Sqft:** 91%  
**Lender:** N/A      **Phone:** N/A      **Loan:** N/A  
**Buyers:** Aurora Loan Services LLC  
**Tract:** Blue Diamond Springs Unit 2      **Distance:** 0.05 miles      **4**

**Address:** 8387 Transvaal Blue St Las Vegas NV 89139      **Date:** 7/14/2009  
**APN:** 177-18-212-033      **Page-Grid:** 61-22-18-NW      **Price:** \$102,000  
**Bed:** 3.00      **Bath:** 2.50      **Sqft:** 1,696      **Pool:** No      **\$ Sqft:** \$60.14  
**Acres:** 0.06      **Lot:** 2,614      **Units:** 1      **Built:** 2005      **% Sqft:** 100%  
**Lender:** N/A      **Phone:** N/A      **Loan:** N/A  
**Buyers:** Bank New York Trs  
**Tract:** Blue Diamond Springs Unit 4      **Distance:** 0.05 miles      **5**

**Address:** 8312 Golden Amber St Las Vegas NV 89139      **Date:** 5/21/2009  
**APN:** 177-18-211-002      **Page-Grid:** 61-22-18-NW      **Price:** \$124,000  
**Bed:** 3.00      **Bath:** 2.50      **Sqft:** 1,604      **Pool:** No      **\$ Sqft:** \$77.31  
**Acres:** 0.06      **Lot:** 2,614      **Units:** 1      **Built:** 2004      **% Sqft:** 95%  
**Lender:** Wells Fargo Bank      **Phone:** N/A      **Loan:** \$113,553  
**Buyers:** Barker , Clint  
**Tract:** Blue Diamond Springs Unit 2      **Distance:** 0.06 miles      **6**

**Address:** 8392 Bismark Sapphire St Las Vegas NV 89139      **Date:** 8/6/2009  
**APN:** 177-18-212-057      **Page-Grid:** 61-22-18-NW      **Price:** \$110,000  
**Bed:** 3.00      **Bath:** 2.50      **Sqft:** 1,731      **Pool:** No      **\$ Sqft:** \$63.55  
**Acres:** 0.06      **Lot:** 2,614      **Units:** 1      **Built:** 2005      **% Sqft:** 102%  
**Lender:** N/A      **Phone:** N/A      **Loan:** N/A  
**Buyers:** Bank U S National Assn Trs  
**Tract:** Blue Diamond Springs Unit 4      **Distance:** 0.06 miles      **7**

**Address:** 8365 Golden Amber St Las Vegas NV 89139      **Date:** 9/11/2009  
**APN:** 177-18-211-020      **Page-Grid:** 61-22-18-NW      **Price:** \$89,100  
**Bed:** 3.00      **Bath:** 2.50      **Sqft:** 1,731      **Pool:** No      **\$ Sqft:** \$51.47  
**Acres:** 0.06      **Lot:** 2,614      **Units:** 1      **Built:** 2004      **% Sqft:** 102%  
**Lender:** N/A      **Phone:** N/A      **Loan:** N/A  
**Buyers:** Rolev 2 LLC  
**Tract:** Blue Diamond Springs Unit 2      **Distance:** 0.07 miles      **8**

**Address:** 4749 Golden Shimmer Ave Las Vegas NV 89139      **Date:** 6/15/2009  
**APN:** 177-18-119-029      **Page-Grid:** 61-22-18-NW      **Price:** \$243,481  
**Bed:** 3.00      **Bath:** 2.50      **Sqft:** 1,546      **Pool:** No      **\$ Sqft:** \$157.49  
**Acres:** 0.06      **Lot:** 2,614      **Units:** 1      **Built:** 2007      **% Sqft:** 91%  
**Lender:** N/A      **Phone:** N/A      **Loan:** N/A  
**Buyers:** Aurora Loan Services LLC  
**Tract:** Blue Diamond Springs Unit 5a      **Distance:** 0.07 miles      **9**

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**Address:** 8390 Golden Amber St Las Vegas NV 89139      **Date:** 12/24/2008  
**APN:** 177-18-211-013      **Page-Grid:** 61-22-18-NW      **Price:** \$150,000  
**Bed:** 3.00      **Bath:** 2.50      **Sqft:** 1,546      **Pool:** No      **\$ Sqft:** \$97.02  
**Acres:** 0.06      **Lot:** 2,614      **Units:** 1      **Built:** 2004      **% Sqft:** 91%  
**Lender:** Taylor Bean and whit      **Phone:** N/A      **Loan:** \$148,046  
**Buyers:** Reed , Brian & Lynsey  
**Tract:** Blue Diamond Springs Unit 2      **Distance:** 0.07 miles      **[10]**

**Address:** 4784 W Shelbourne Ave Las Vegas NV 89139      **Date:** 12/5/2008  
**APN:** 177-18-112-011      **Page-Grid:** 61-22-18-NW      **Price:** \$136,000  
**Bed:** 3.00      **Bath:** 2.50      **Sqft:** 1,731      **Pool:** No      **\$ Sqft:** \$78.57  
**Acres:** 0.08      **Lot:** 3,485      **Units:** 1      **Built:** 2005      **% Sqft:** 102%  
**Lender:** N/A      **Phone:** N/A      **Loan:** N/A  
**Buyers:** Belville , Ronald & Jeanie  
**Tract:** Blue Diamond Springs Unit 2      **Distance:** 0.08 miles      **[11]**

**Address:** 8324 Black Opal St Las Vegas NV 89139      **Date:** 5/14/2009  
**APN:** 177-18-211-060      **Page-Grid:** 61-22-18-NW      **Price:** \$150,000  
**Bed:** 3.00      **Bath:** 2.50      **Sqft:** 1,891      **Pool:** No      **\$ Sqft:** \$79.32  
**Acres:** 0.07      **Lot:** 3,049      **Units:** 1      **Built:** 2004      **% Sqft:** 111%  
**Lender:** N/A      **Phone:** N/A      **Loan:** N/A  
**Buyers:** Kerrington Capital Invest LLC  
**Tract:** Blue Diamond Springs Unit 2      **Distance:** 0.08 miles      **[12]**

**Address:** 8396 Golden Amber St Las Vegas NV 89139      **Date:** 6/26/2009  
**APN:** 177-18-211-014      **Page-Grid:** 61-22-18-NW      **Price:** \$121,000  
**Bed:** 3.00      **Bath:** 2.50      **Sqft:** 1,696      **Pool:** No      **\$ Sqft:** \$71.34  
**Acres:** 0.06      **Lot:** 2,614      **Units:** 1      **Built:** 2004      **% Sqft:** 100%  
**Lender:** Metlife Home Loans      **Phone:** N/A      **Loan:** \$90,750  
**Buyers:** Pachigolla , Ravi  
**Tract:** Blue Diamond Springs Unit 2      **Distance:** 0.08 miles      **[13]**

**Address:** 8313 Black Opal St Las Vegas NV 89139      **Date:** 9/16/2009  
**APN:** 177-18-211-056      **Page-Grid:** 61-22-18-NW      **Price:** \$245,919  
**Bed:** 3.00      **Bath:** 2.50      **Sqft:** 1,891      **Pool:** No      **\$ Sqft:** \$130.05  
**Acres:** 0.07      **Lot:** 3,049      **Units:** 1      **Built:** 2004      **% Sqft:** 111%  
**Lender:** N/A      **Phone:** N/A      **Loan:** N/A  
**Buyers:** Federal National Mortgage Assn  
**Tract:** Blue Diamond Springs Unit 2      **Distance:** 0.10 miles      **[14]**

**Address:** 8303 Black Opal St Las Vegas NV 89139      **Date:** 4/1/2009  
**APN:** 177-18-211-057      **Page-Grid:** 61-22-18-NW      **Price:** \$104,171  
**Bed:** 3.00      **Bath:** 2.50      **Sqft:** 1,546      **Pool:** No      **\$ Sqft:** \$67.38  
**Acres:** 0.06      **Lot:** 2,614      **Units:** 1      **Built:** 2004      **% Sqft:** 91%  
**Lender:** N/A      **Phone:** N/A      **Loan:** N/A  
**Buyers:** King Futt's P F M LLC  
**Tract:** Blue Diamond Springs Unit 2      **Distance:** 0.10 miles      **[15]**

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|  |                               |                         |                             |                         |
|--|-------------------------------|-------------------------|-----------------------------|-------------------------|
| <b>Address:</b> 8332 Oppenheimer St Las Vegas NV 89139 | <b>Date:</b> 2/26/2009        |                         |                             |                         |
| <b>APN:</b> 177-18-211-053                             | <b>Page-Grid:</b> 61-22-18-NW | <b>Price:</b> \$139,900 |                             |                         |
| <b>Bed:</b> 3.00                                       | <b>Bath:</b> 2.50             | <b>Sqft:</b> 1,546      | <b>Pool:</b> No             | <b>\$ Sqft:</b> \$90.49 |
| <b>Acres:</b> 0.07                                     | <b>Lot:</b> 3,049             | <b>Units:</b> 1         | <b>Built:</b> 2004          | <b>% Sqft:</b> 91%      |
| <b>Lender:</b> Metlife Home Loans                      |                               |                         | <b>Phone:</b> N/A           |                         |
| <b>Buyers:</b> Jackson , Richard                       |                               |                         | <b>Distance:</b> 0.11 miles |                         |
| <b>Tract:</b> Blue Diamond Springs Unit 2              |                               |                         | <b>16</b>                   |                         |

|  |                               |                         |                             |                         |
|--|-------------------------------|-------------------------|-----------------------------|-------------------------|
| <b>Address:</b> 8391 Pearl Beach Ct Las Vegas NV 89139 | <b>Date:</b> 7/28/2009        |                         |                             |                         |
| <b>APN:</b> 177-18-214-002                             | <b>Page-Grid:</b> 61-22-18-NW | <b>Price:</b> \$110,000 |                             |                         |
| <b>Bed:</b> 2.00                                       | <b>Bath:</b> 2.50             | <b>Sqft:</b> 1,471      | <b>Pool:</b> No             | <b>\$ Sqft:</b> \$74.78 |
| <b>Acres:</b> 0.05                                     | <b>Lot:</b> 2,178             | <b>Units:</b> 1         | <b>Built:</b> 2006          | <b>% Sqft:</b> 87%      |
| <b>Lender:</b> Paramount Residential                   |                               |                         | <b>Phone:</b> N/A           |                         |
| <b>Buyers:</b> Peterson , Charles & Yi                 |                               |                         | <b>Distance:</b> 0.11 miles |                         |
| <b>Tract:</b> Island Cove                              |                               |                         | <b>17</b>                   |                         |

|  |                               |                         |                             |                          |
|--|-------------------------------|-------------------------|-----------------------------|--------------------------|
| <b>Address:</b> 4607 Mission Meadow Cir Las Vegas NV 89139 | <b>Date:</b> 12/19/2008       |                         |                             |                          |
| <b>APN:</b> 177-18-219-006                                 | <b>Page-Grid:</b> 61-22-18-NW | <b>Price:</b> \$250,000 |                             |                          |
| <b>Bed:</b> 4.00   | <b>Bath:</b> 2.50             | <b>Sqft:</b> 1,864      | <b>Pool:</b> No             | <b>\$ Sqft:</b> \$134.12 |
| <b>Acres:</b> 0.07   | <b>Lot:</b> 3,049             | <b>Units:</b> 1         | <b>Built:</b> 2007          | <b>% Sqft:</b> 110%      |
| <b>Lender:</b> Metlife Home Loans                          |                               |                         | <b>Phone:</b> N/A           |                          |
| <b>Buyers:</b> Reyes , Clarence & Rebecca                  |                               |                         | <b>Distance:</b> 0.12 miles |                          |
| <b>Tract:</b> Carmel Hills Unit 4                          |                               |                         | <b>18</b>                   |                          |

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# Comparable Sales

*This report includes Single Family Residence's that are between 1,442 square feet and 1,950 square feet, within a 1 mile radius of 8346 Bismark Sapphire St. All transactions have recorded within the last 13 months. We present them in proximity order, with the closest sale first.*

## *Averages*

| <u>Avg<br/>SqFt</u> | <u>Avg<br/>Beds</u> | <u>Avg<br/>Baths</u> | <u>Avg<br/>Loan</u> | <u>Avg<br/>Price</u> | <u>Avg<br/>\$ Sqft</u> | <u>Avg<br/>% Sqft</u> |
|---------------------|---------------------|----------------------|---------------------|----------------------|------------------------|-----------------------|
| 1,688               | 3                   | 2.00                 | \$12,121,278        | \$146,681            | \$87                   | 100%                  |

|     | <u>Address</u>           | <u>Bed</u> | <u>Bath</u> | <u>Sqft</u> | <u>Lot</u> | <u>Built</u> | <u>Date</u> | <u>Price</u> | <u>\$ Sqft</u> | <u>%</u> | <u>Miles</u> |
|-----|--------------------------|------------|-------------|-------------|------------|--------------|-------------|--------------|----------------|----------|--------------|
| 1)  | 8316 Bismark Sapphire St | 3.0        | 2.50        | 1,731       | 0.06       | 05           | 04/03/09    | \$140,000    | \$81           | 102%     | 0.03         |
| 2)  | 4767 Pearl Bay Ct        | 3.0        | 2.50        | 1,891       | 0.06       | 04           | 06/04/09    | \$140,000    | \$74           | 111%     | 0.03         |
| 3)  | 8336 Transvaal Blue St   | 3.0        | 2.50        | 1,731       | 0.06       | 05           | 04/24/09    | \$120,000    | \$69           | 102%     | 0.03         |
| 4)  | 8328 Golden Amber St     | 3.0        | 2.50        | 1,546       | 0.06       | 04           | 07/28/09    | \$164,684    | \$107          | 91%      | 0.05         |
| 5)  | 8387 Transvaal Blue St   | 3.0        | 2.50        | 1,696       | 0.06       | 05           | 07/14/09    | \$102,000    | \$60           | 100%     | 0.05         |
| 6)  | 8312 Golden Amber St     | 3.0        | 2.50        | 1,604       | 0.06       | 04           | 05/21/09    | \$124,000    | \$77           | 95%      | 0.06         |
| 7)  | 8392 Bismark Sapphire St | 3.0        | 2.50        | 1,731       | 0.06       | 05           | 08/06/09    | \$110,000    | \$64           | 102%     | 0.06         |
| 8)  | 8365 Golden Amber St     | 3.0        | 2.50        | 1,731       | 0.06       | 04           | 09/11/09    | \$89,100     | \$51           | 102%     | 0.07         |
| 9)  | 4749 Golden Shimmer Ave  | 3.0        | 2.50        | 1,546       | 0.06       | 07           | 06/15/09    | \$243,481    | \$157          | 91%      | 0.07         |
| 10) | 8390 Golden Amber St     | 3.0        | 2.50        | 1,546       | 0.06       | 04           | 12/24/08    | \$150,000    | \$97           | 91%      | 0.07         |
| 11) | 4784 W Shelbourne Ave    | 3.0        | 2.50        | 1,731       | 0.08       | 05           | 12/05/08    | \$136,000    | \$79           | 102%     | 0.08         |
| 12) | 8324 Black Opal St       | 3.0        | 2.50        | 1,891       | 0.07       | 04           | 05/14/09    | \$150,000    | \$79           | 111%     | 0.08         |
| 13) | 8396 Golden Amber St     | 3.0        | 2.50        | 1,696       | 0.06       | 04           | 06/26/09    | \$121,000    | \$71           | 100%     | 0.08         |
| 14) | 8313 Black Opal St       | 3.0        | 2.50        | 1,891       | 0.07       | 04           | 09/16/09    | \$245,919    | \$130          | 111%     | 0.10         |
| 15) | 8303 Black Opal St       | 3.0        | 2.50        | 1,546       | 0.06       | 04           | 04/01/09    | \$104,171    | \$67           | 91%      | 0.10         |
| 16) | 8332 Oppenheimer St      | 3.0        | 2.50        | 1,546       | 0.07       | 04           | 02/26/09    | \$139,900    | \$90           | 91%      | 0.11         |
| 17) | 8391 Pearl Beach Ct      | 2.0        | 2.50        | 1,471       | 0.05       | 06           | 07/28/09    | \$110,000    | \$75           | 87%      | 0.11         |
| 18) | 4607 Mission Meadow Cir  | 4.0        | 2.50        | 1,864       | 0.07       | 07           | 12/19/08    | \$250,000    | \$134          | 110%     | 0.12         |

### Stewart Title Company

*This information is believed to be accurate, but is not guaranteed.*

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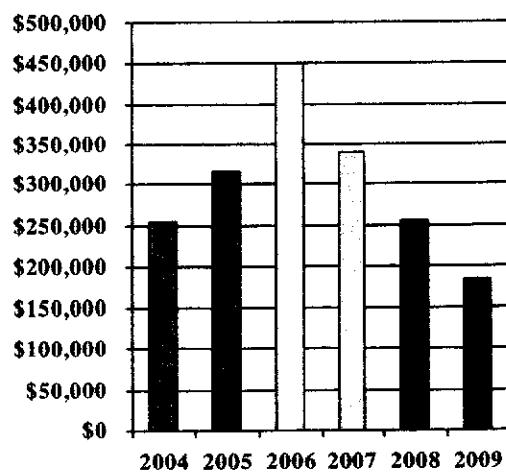
Customer Service #927

# Historical Profile

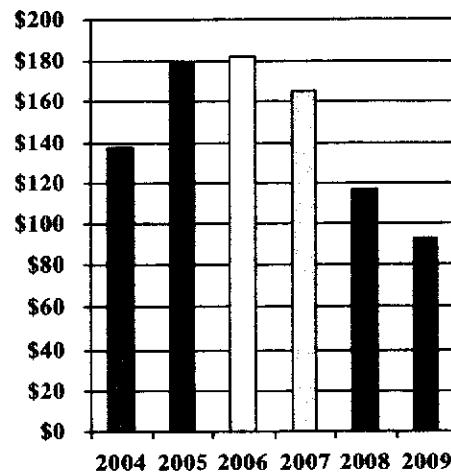
*This report includes Single Family Residence properties that are within a 1 mile radius of 8346 Bismark Sapphire St.*

|             | Avg<br>Bedrooms | Avg<br>Bathrooms | Avg<br>Sqft | Avg<br>Price | Avg<br>\$Sqft |
|-------------|-----------------|------------------|-------------|--------------|---------------|
| <b>2004</b> | 4               | 2.45             | 1,927       | \$254,139    | \$137         |
| <b>2005</b> | 3               | 2.51             | 1,784       | \$315,068    | \$179         |
| <b>2006</b> | 4               | 2.92             | 2,541       | \$449,570    | \$182         |
| <b>2007</b> | 3               | 2.65             | 2,094       | \$339,471    | \$165         |
| <b>2008</b> | 4               | 2.67             | 2,182       | \$252,920    | \$117         |
| <b>2009</b> | 4               | 2.65             | 2,042       | \$184,276    | \$92          |

Average Sales Price



Average \$ Per Square Feet



**Stewart Title Company**

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Customer Service #927

# Area Analysis

## Who's Making Loans In The Area

*This section lists the top 5 lenders providing loans for single family residences within a 1 mile radius of 8346 Bismark Sapphire St.*

| <u>Lender</u>            | <u>% Loans</u> |
|--------------------------|----------------|
| Countrywide Home Loan    | 7.76%          |
| Bank Of America          | 5.68%          |
| Home American Mortgage   | 5.35%          |
| Hillsborough Corporation | 4.83%          |
| Republic Mortgage        | 4.78%          |

## Who's Investing In The Area

*This section lists the top 5 people or companies that own more than one property within a 1 mile radius of 8346 Bismark Sapphire St.*

| <u>Owner</u>              | <u># Properties</u> |
|---------------------------|---------------------|
| Copperhead East LLC       | 90                  |
| Newcastle 1 LLC           | 77                  |
| K B Home Nevada Inc       | 54                  |
| County Of Clark(aviation) | 41                  |
| Tiara Summit II LLC       | 30                  |

## Sales Activity

*This section is a breakdown of trends over the last 3, 6 and 12 months for the 3,196 single family residences within a 1 mile radius of 8346 Bismark Sapphire St. Some of the single family residences used for this analysis may not follow the comparable sales*

|                        | <u>Last 3 Months</u> | <u>Last 6 Months</u> | <u>Last 12 Months</u> |
|------------------------|----------------------|----------------------|-----------------------|
| <b>Sales:</b>          | 146                  | 288                  | 515                   |
| <b>Turnover Ratio:</b> | 4.6%                 | 9.0%                 | 16.1%                 |
| <b>Avg Price:</b>      | \$159,892            | \$171,248            | \$179,895             |
| <b>Avg Sqft Cost:</b>  | \$88                 | \$91                 | \$94                  |
| <b>Avg % Down:</b>     | 2%                   | 9%                   | 10%                   |

## Stewart Title Company

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Customer Service #927*

# Demographic Profile

## Population

| <u>People</u> | <u>0-12</u> | <u>13-19</u> | <u>20-24</u> | <u>25-34</u> | <u>35-44</u> | <u>45-59</u> | <u>60-64</u> | <u>65+</u> |
|---------------|-------------|--------------|--------------|--------------|--------------|--------------|--------------|------------|
| 2,194         | 12.3%       | 5.5%         | 5.9%         | 7.2%         | 19.6%        | 27.9%        | 7.7%         | 10.6%      |

## Families

|                     |       |
|---------------------|-------|
| <b>Total Homes:</b> |       |
| Family:             | 80%   |
| Non-Family:         | 15%   |
| 1 Person:           | 7%    |
| Married:            | 92.4% |
| Single:             | 7.6%  |

## Housing

|                     |           |
|---------------------|-----------|
| <b>Tract:</b>       | 29.631    |
| <b>Med Value:</b>   | \$225,800 |
| <b>Med Rentals:</b> | \$1,161   |
| <b>Ttl Housing:</b> | 797       |
| <b>Owners:</b>      | 94.4%     |
| <b>Renters:</b>     | 5.6%      |

## Employment

|                     |       |
|---------------------|-------|
| <b>Working Age:</b> | 1,783 |
| <b>Labor Force:</b> | 60.1% |
| <b>Military:</b>    | 0.0%  |
| <b>Employed:</b>    | 95.0% |
| <b>Unemployed:</b>  | 5.0%  |

## Education

|                             |       |
|-----------------------------|-------|
| <b>No Diploma:</b>          | 17.9% |
| <b>High School Diploma:</b> | 53.5% |
| <b>Associate's Degree:</b>  | 8.1%  |
| <b>Bachelor's Degree:</b>   | 11.1% |
| <b>Graduate Degree:</b>     | 9.5%  |

## Income

|                                |       |
|--------------------------------|-------|
| <b>Median Household Income</b> |       |
| \$57,316                       |       |
| <b>\$0-\$14,999:</b>           | 14.7% |
| <b>\$15,000-\$24,999:</b>      | 10.5% |
| <b>\$25,000-\$34,999:</b>      | 5.5%  |
| <b>\$35,000-\$49,999:</b>      | 9.6%  |
| <b>\$50,000-\$74,999:</b>      | 24.5% |
| <b>\$75,000-\$99,999:</b>      | 18.1% |
| <b>\$100,000+:</b>             | 17.1% |

## Tenure

| <u>Year Built</u> | <u>Year Moved In</u> |
|-------------------|----------------------|
| 90-00:            | 1.7% 17.0%           |
| 95-98:            | 14.5% 39.3%          |
| 90-94:            | 6.4% 13.7%           |
| 80-89:            | 28.9% 17.0%          |
| 70-79:            | 44.3% 11.9%          |
| 69-:              | 4.1% 1.1%            |

## Employment by Industry

| <u>Agriculture, Forestry &amp; Mining</u> | <u>Construction</u>                         | <u>Manufacturing</u>               | <u>Transportation</u>    | <u>Communications &amp; Utilities</u> |
|---|---|------------------------------------|--------------------------|---------------------------------------|
| 0.0%                                      | 5.9%  | 3.7%                               | 3.9%                     | 4.3%                                  |
| <u>Wholesale/Retail</u>                   | <u>Finance, Insurance &amp; Real Estate</u> | <u>Business/Repair</u>             | <u>Personal Services</u> | <u>Entertainment &amp; Recreation</u> |
| 14.0%                                     | 6.2%  | 4.2%                               | 4.7%                     | 23.3%                                 |
| <u>Health Service</u>                     | <u>Educational</u>                          | <u>Other Professional Services</u> | <u>Public Service</u>    |                                       |
| 11.1%                                     | 9.8%  | 4.7%                               | 4.0%                     |                                       |

## Stewart Title Company

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# Neighborhood Properties

|   |   |
|---|---|
| <b>Address:</b> 8308 Bismark Sapphire St<br><b>APN:</b> 177-18-212-045 <b>Bed:</b> 4.00 <b>Bath:</b> 2.50 <b>Sqft:</b> 1,375<br><b>Buyers:</b> Durivage , Kenneth           | <b>Date:</b> 6/12/2008<br><b>Price:</b> \$157,500 |
| <b>Address:</b> 8316 Bismark Sapphire St<br><b>APN:</b> 177-18-212-046 <b>Bed:</b> 3.00 <b>Bath:</b> 2.50 <b>Sqft:</b> 1,731<br><b>Buyers:</b> Erickson , Jason             | <b>Date:</b> 4/3/2009<br><b>Price:</b> \$140,000  |
| <b>Address:</b> 8324 Bismark Sapphire St<br><b>APN:</b> 177-18-212-047 <b>Bed:</b> 3.00 <b>Bath:</b> 2.50 <b>Sqft:</b> 1,671<br><b>Buyers:</b> Alviders , Rodel & Josephine | <b>Date:</b> 3/7/2005<br><b>Price:</b> \$239,809  |
| <b>Address:</b> 8330 Bismark Sapphire St<br><b>APN:</b> 177-18-212-048 <b>Bed:</b> 3.00 <b>Bath:</b> 2.50 <b>Sqft:</b> 1,270<br><b>Buyers:</b> Norton , Christopher & Amy   | <b>Date:</b> 2/28/2005<br><b>Price:</b> \$218,428 |
| <b>Address:</b> 8338 Bismark Sapphire St<br><b>APN:</b> 177-18-212-049 <b>Bed:</b> 3.00 <b>Bath:</b> 2.50 <b>Sqft:</b> 1,523<br><b>Buyers:</b> Love , Brandon               | <b>Date:</b> 6/20/2008<br><b>Price:</b> \$175,000 |
| <b>Address:</b> 8354 Bismark Sapphire St<br><b>APN:</b> 177-18-212-051 <b>Bed:</b> 3.00 <b>Bath:</b> 2.50 <b>Sqft:</b> 1,731<br><b>Buyers:</b> Gu , De                      | <b>Date:</b> 3/25/2005<br><b>Price:</b> \$253,082 |
| <b>Address:</b> 8362 Bismark Sapphire St<br><b>APN:</b> 177-18-212-052 <b>Bed:</b> 3.00 <b>Bath:</b> 2.50 <b>Sqft:</b> 1,731<br><b>Buyers:</b> Hussain , Shahid             | <b>Date:</b> 3/30/2005<br><b>Price:</b> \$247,177 |
| <b>Address:</b> 8368 Bismark Sapphire St<br><b>APN:</b> 177-18-212-053 <b>Bed:</b> 3.00 <b>Bath:</b> 2.50 <b>Sqft:</b> 1,731<br><b>Buyers:</b> Delacruz , Domingo           | <b>Date:</b> 4/22/2005<br><b>Price:</b> \$244,620 |
| <b>Address:</b> 8374 Bismark Sapphire St<br><b>APN:</b> 177-18-212-054 <b>Bed:</b> 3.00 <b>Bath:</b> 2.50 <b>Sqft:</b> 1,731<br><b>Buyers:</b> Bossman , William & Shawmei  | <b>Date:</b> 4/26/2005<br><b>Price:</b> \$264,372 |
| <b>Address:</b> 8380 Bismark Sapphire St<br><b>APN:</b> 177-18-212-055 <b>Bed:</b> 3.00 <b>Bath:</b> 2.50 <b>Sqft:</b> 1,696<br><b>Buyers:</b> Green , Sheridan             | <b>Date:</b> 4/29/2005<br><b>Price:</b> \$266,551 |

## Stewart Title Company

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Customer Service #927

# Community Profile

*This report is for area services within a one mile radius  
of 8346 Bismark Sapphire St Las Vegas NV 89139.*

## Amusement and Recreation

---

|                                |                 |                |           |
|--------------------------------|-----------------|----------------|-----------|
| Las Vegas Ice Arena            | 7675 Sultana St | (702) 260-7465 | 0.4 miles |
| Schiralli & Sons Cattle Comnpy | 8245 Lindell Rd | (702) 896-5583 | 0.7 miles |

## Stewart Title Company

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# Exhibit “C”



Litton Loan Servicing™

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P.O. Box 4387  
Houston, TX 77210-4387  
[www.littonloan.com](http://www.littonloan.com)



94897-207607-042

TINA TODD  
8346 BISMARCK SAPPHIRE ST  
LAS VEGAS NV 89139-7132



STATEMENT DATE 06/12/2009  
LOAN NUMBER 0041202540

CONTRACTUAL DUE DATE 11/01/2008

PROPERTY ADDRESS: 8346 Bismark Sapphire Street  
Las Vegas NV 89139

|                            |        |
|----------------------------|--------|
| PRINCIPAL AND INTEREST     | 627.46 |
| ESCROW AMOUNT              | 5.26   |
| ADDITIONAL AMOUNT REQUIRED | 0.00   |
| MISCELLANEOUS              |        |

TOTAL MONTHLY PAYMENT 632.72

|                  |        |
|------------------|--------|
| LATE CHARGES DUE | 522.32 |
| OTHER FEES DUE   | 0.00   |

## PAYMENT OPTIONS

Pay Online   
[www.llsloan.com](http://www.llsloan.com)  
Go to "Make a Payment"

Pay By Mail   
P.O. Box 4387  
Houston, TX 77210-4387

Pay By Phone   
(800) 999-8501  
Press Option 3

Western Union   
Code City: Litton  
Code State: Texas

## LOAN INFORMATION

|                    |           |
|--------------------|-----------|
| *PRINCIPAL BALANCE | 60,351.67 |
| ESCROW BALANCE     | -47.33    |
| SUSPENSE BALANCE   | 0.00      |

CURRENT INTEREST RATE 12.0000

\* This is not a payoff balance.

Refer to back of statement for additional information.

This is an attempt to collect your debt and any information obtained will be used for that purpose.

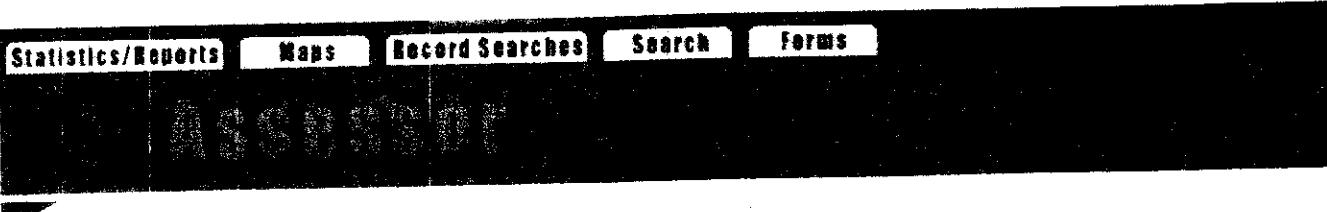
## TRANSACTIONS SINCE LAST STATEMENT

| TRANSACTION DATE | TRANSACTION DESCRIPTION | TRANSACTION AMOUNT | PRINCIPAL | INTEREST | ESCROW | SUSPENSE / FEE OTHER |
|------------------|-------------------------|--------------------|-----------|----------|--------|----------------------|
| 05/16/09         | FEE ASSESSMENT          | 31.37              | 0.00      | 0.00     | 0.00   | 31.37                |

## IMPORTANT MESSAGES

.....

# **EXHIBIT “D”**



## M.W. Schofield, Assessor

### REAL PROPERTY PARCEL RECORD

[Click Here for a Print Friendly Version](#)

[Assessor Map](#) [Aerial View](#) [Building Sketch](#) [Ownership History](#)

| GENERAL INFORMATION  |   |
|--|---|
| <u>PARCEL NO.</u>  | 177-18-212-050  |
| <u>OWNER AND MAILING ADDRESS</u>                           | TODD TINA<br>8346 BISMARCK SAPPHIRE ST<br>LAS VEGAS NV 89139-7132                           |
| <u>LOCATION ADDRESS</u><br><u>CITY/UNINCORPORATED TOWN</u> | 8346 BISMARCK SAPPHIRE ST<br>ENTERPRISE   |
| <u>ASSESSOR DESCRIPTION</u>                                | BLUE DIAMOND SPRINGS UNIT 4<br>PLAT BOOK 112 PAGE 84<br>LOT 279<br><br>SEC 18 TWP 22 RNG 61 |
| <u>RECORDED DOCUMENT NO.</u>                               | * 20060602:04788  |
| <u>RECORDED DATE</u>                                       | 06/02/2006  |
| <u>VESTING</u>   | NO STATUS   |

\*Note: Only documents from September 15, 1999 through present are available for viewing.

| ASSESSMENT INFORMATION AND SUPPLEMENTAL VALUE  |       |
|--|-------|
| <u>TAX DISTRICT</u>                            | 635   |
| <u>APPRAISAL YEAR</u>                          | 2009  |
| <u>FISCAL YEAR</u>                             | 09-10 |
| <u>SUPPLEMENTAL IMPROVEMENT VALUE</u>          | 0     |
| <u>SUPPLEMENTAL IMPROVEMENT ACCOUNT NUMBER</u> | N/A   |

| REAL PROPERTY ASSESSED VALUE |         |         |
|------------------------------|---------|---------|
| <u>FISCAL YEAR</u>           | 2008-09 | 2009-10 |
| <u>LAND</u>                  | 29750   | 10500   |
| <u>IMPROVEMENTS</u>          | 49259   | 49834   |
| <u>PERSONAL PROPERTY</u>     | 0       | 0       |
| <u>EXEMPT</u>                | 0       | 0       |

|                             |        |        |
|-----------------------------|--------|--------|
| GROSS ASSESSED (SUBTOTAL)   | 79009  | 60334  |
| TAXABLE LAND+IMP (SUBTOTAL) | 225740 | 172383 |
| COMMON ELEMENT ALLOCATION   | 0      | 0      |
| TOTAL ASSESSED VALUE        | 79009  | 60334  |
| TOTAL TAXABLE VALUE         | 225740 | 172383 |

[Click here for Treasurer Information regarding real property taxes.](#)

| ESTIMATED LOT SIZE AND APPRAISAL INFORMATION |                                |
|--|--------------------------------|
| ESTIMATED SIZE                               | 0.06 Acres                     |
| ORIGINAL CONST. YEAR                         | 2005                           |
| LAST SALE PRICE<br>MONTH/YEAR                | 305000<br>06/06                |
| LAND USE                                     | 1-10 RESIDENTIAL SINGLE FAMILY |
| DWELLING UNITS                               | 1                              |

| PRIMARY RESIDENTIAL STRUCTURE |      |                 |               |                      |               |
|-------------------------------|------|-----------------|---------------|----------------------|---------------|
| TOTAL LIVING SQ. FT.          | 1696 | CARPORT SQ. FT. | 0             | ADDN/CONV            | NONE          |
| 1ST FLOOR SQ. FT.             | 756  | STORIES         | TWO STORY     | POOL                 | NO            |
| 2ND FLOOR SQ. FT.             | 940  | BEDROOMS        | 3             | SPA                  | NO            |
| BASEMENT SQ. FT.              | 0    | BATHROOMS       | 2 FULL 1 HALF | TYPE OF CONSTRUCTION | FRAME STUCCO  |
| GARAGE SQ. FT.                | 253  | FIREPLACE       | 0             | ROOF TYPE            | CONCRETE TILE |

| ASSESSOR MAP VIEWING GUIDELINES |  |
|---------------------------------|--|
| MAP                             | <p>177182</p> <p>In order to view the Assessor map you must have Adobe Reader installed on your computer system.</p> <p>If you do not have the Reader it can be downloaded from the Adobe site by clicking the following button. Once you have downloaded and installed the Reader from the Adobe site, it is not necessary to perform the download a second time to access the maps.</p> <p></p> |

NOTE: THIS RECORD IS FOR ASSESSMENT USE ONLY. NO LIABILITY IS ASSUMED AS TO THE ACCURACY OF THE DATA DELINEATED HEREON.



Government Center, 500 South Grand Central Parkway, Las Vegas, Nevada 89155-1401

<http://redrock.co.clark.nv.us/assirrealprop/pclDetail.aspx?hdnParcel=17718212050&hdnIns...> 9/29/2009

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homes

HOME NEWS &amp; ADVICE BLOG MAPS MOVING RENTALS HOME FINANCE CREDIT ABOUT OUR DATA

Address: 8346 Bismarck Sapphire St, Las Vegas, NV 89139

8346 Bismarck, Sapphire St, Las Vegas, NV 89139

Search options

Home

## 8346 Bismarck Sapphire St, Las Vegas, NV 89139

[Back to search results](#)

Prev

Next



Estimate

**\$136,451**

Change over last month

**\$821**Estimate Range: \$122,805 – \$156,918  
Last Update: September 23, 2009

## MARKET FORECAST

See how much home prices are expected to **decrease** in this Neighborhood in the coming months. [Get Full Report](#)

Fill out our free quick qualify quote form



## Estimated Home Value

About...

Compared to  ZIP 89139  Las Vegas  NV

Change over 1 year All

 This House 89139 Las Vegas NV

All around  
Las Vegas,  
people are

## Home Facts

|                   |                               |
|-------------------|-------------------------------|
| Estimate Range    | \$122,805 – \$156,918         |
| Bedrooms          | 3                             |
| Bathrooms         | 2                             |
| Living Area       | 1,696 Sq feet                 |
| Lot Size          | 2,614 Sq feet                 |
| Type              | Single Family                 |
| Parcel            | 177-18-212-050                |
| County            | Clark                         |
| Year Built        | 2005                          |
| Total Rooms       | 6                             |
| Heating           | Forced air unit               |
| Cooling           | Central                       |
| Number of Stories | —                             |
| Legal Description | PLAT BOOK 112 PAGE 84 LOT 279 |

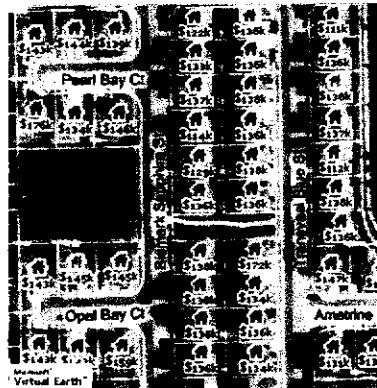
## Sales and Tax Info

| Sales History | Sales Price |
|---------------|-------------|
| 6/2/2006      | \$305,000   |
| 4/4/2005      | \$250,637   |

Tax Year Improvements + Land Total

Neighborhood

## Las Vegas, NV 89139



© 2009 Digital Map Products

Homes for sale  Distressed Homes  
 Homes

Choose a topic to view as heatmap

None

## Home Equity Rates for 89139 Powered by Bankrate

| Loan Type              | Today | Last Week |
|------------------------|-------|-----------|
| \$30K HELOC            | 5.9%  | 5.9%      |
| \$30K home equity loan | 9.94% | 9.94%     |
| \$75K home equity loan | 9.69% | 9.69%     |
| \$50K home equity loan | 9.69% | 9.69%     |
| \$50K HELOC            | 5.56% | 5.56%     |

89139 Updated 9/24/2009

Find lenders in your area

Credit Report Powered by Experian

What is this?

Do you know what  
your credit score is?

680

## Homeowners Insurance

Cyberhomes Insurance Services can help lower the cost of homeowners and auto insurance. See if we're right for you.

|      |                       |                 |
|------|-----------------------|-----------------|
| 2006 | \$49,834 + \$10,500 = | <b>\$60,334</b> |
| 2007 | \$46,647 + \$52,500 = | <b>\$99,147</b> |
| 2008 | \$46,386 + \$35,000 = | <b>\$81,386</b> |

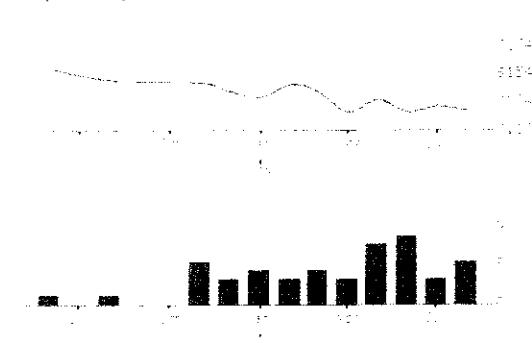
8346 Bismark Sapphire St, Las Vegas, NV 89139  
Compared to...

**Comparable Homes ZIP 89139**

### Median Market Price and Total Home Sales

About...

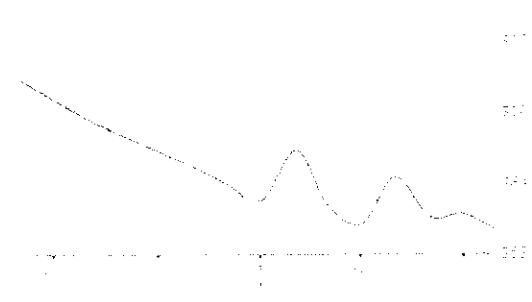
Change over 1 year | All



### Median Price by Living Area

About...

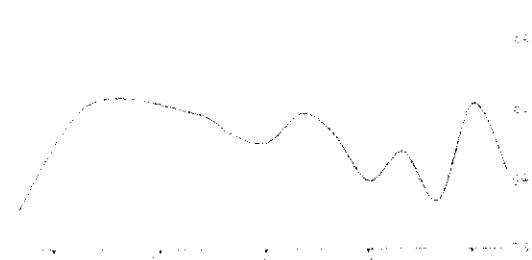
Change over 1 year | All



### Median Price per Bedroom

About...

Change over 1 year | All



Get all of the property details for 8346 Bismark Sapphire St, Las Vegas, NV 89139 right now on our "Find My Home" page. See the value of the home and house values for similar homes on the same street. You can also get important information regarding the neighborhood that includes: quality of life, the current economic conditions, and population information. You can even see the home and the neighborhood with interactive maps. Get the property details and the house values you are looking for, and keep track of the changing housing market in your neighborhood.

Prev

Back to search results

Next

Get a quote for insurance on 8346 Bismark Sapphire St, Las Vegas, NV 89139:

### Comparable Homes

These are homes with characteristics similar to the home you are looking at that have been sold recently. They are important for understanding home market trends.

| This Home      | Estimate:         | <b>\$136,451</b> |
|----------------|-------------------|------------------|
| Living Area    | 1,696 sq. ft.     | —                |
| Last Sale Date | —                 | —                |
| Comparables    | Avg. Sales Price: | <b>\$136,599</b> |
|                | Avg. Living Area: | 1,716 sq. ft.    |

#### 8396 Golden Amber St

Sold for: **\$121,000** on 6/26/2009  
3 br | 2 ba | Living Area: 1696 sq. ft.

#### 8316 Bismark Sapphire St

Sold for: **\$140,000** on 4/3/2009  
3 br | 2 ba | Living Area: 1731 sq. ft.

#### 8336 Transvaal Blue St

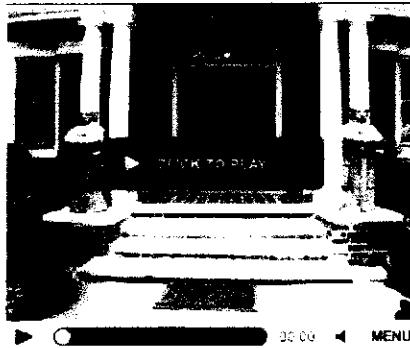
Sold for: **\$120,000** on 4/24/2009  
3 br | 2 ba | Living Area: 1731 sq. ft.

#### 4784 W Shelbourne Ave

Sold for: **\$136,000** on 12/5/2008  
3 br | 2 ba | Living Area: 1731 sq. ft.

[View all comparables](#)

HGTV's FrontDoor.com



Video Courtesy of FrontDoor.com, the Real

[AP Real Estate News](#)

Solar-hydrogen house in Florida combines new, old



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homes

HOME NEWS &amp; ADVICE BLOG MAPS MOVING RENTALS HOME FINANCE CREDIT ABOUT OUR DATA

Address: 8346 Bismarck Sapphire St, Las Vegas, NV 89139

Search options

View Neighborhood

Homes

Maps

Save  
**\$120**  
on super fast  
mobile internet.

Viewing homes comparable to:  
8346 Bismarck Sapphire St, Las Vegas, NV 89139



3 Bedrooms  
2 Bathrooms  
Living Area: 1,696 sq ft  
Lot Size: 2,614 sq ft  
[View Details](#)

Estimate      Change over last month  
**\$136,451**      **▲ \$821**

If there are homes in the list that you think are more like your home than the comparables we've selected, use the check box to pick your own comparables. Then click below to update, or you can cancel this process.



Choose a topic to view as heatmap

None

Showing 1 - 10 of 47 homes

Show 10 results per page

Select All | None

Previous | 1 2 3 4 5 | Next

| <input checked="" type="checkbox"/> Address   | Last Sale           | Lot Size    | Living Area              |
|---|---------------------|-------------|--------------------------|
| 8279 Freshwater Pearl St, Las Vegas, NV 89139 | \$155,000 8/26/2009 | 6,534 sq ft | 1,863 sq ft<br>3 br 2 ba |
| 8543 Peaceful Dreams St, Las Vegas, NV 89139  | \$116,000 8/26/2009 | 3,485 sq ft | 1,909 sq ft<br>3 br 2 ba |
| 8606 Peaceful Dreams St, Las Vegas, NV 89139  | \$130,000 8/26/2009 | 3,920 sq ft | 1,794 sq ft<br>3 br 2 ba |
| 8551 Amoer Star St, Las Vegas, NV 89139       | \$117,000 8/26/2009 | 3,049 sq ft | 1,794 sq ft<br>3 br 2 ba |
| 8547 Amber Star St, Las Vegas, NV 89139       | \$121,000 8/17/2009 | 2,814 sq ft | 1,794 sq ft<br>3 br 2 ba |
| 8511 Peaceful Dreams St, Las Vegas, NV 89139  | \$127,000 7/31/2009 | 3,485 sq ft | 1,909 sq ft<br>3 br 2 ba |
| 8391 Pearl Beach Ct, Las Vegas, NV 89139      | \$110,000 7/26/2009 | 2,178 sq ft | 1,471 sq ft<br>2 br 2 ba |
| 8279 Freshwater Pearl St, Las Vegas, NV 89139 | \$155,000 7/24/2009 | 6,534 sq ft | 1,863 sq ft<br>3 br 2 ba |
| 6396 Golden Amber St, Las Vegas, NV 89139     | \$121,000 8/26/2009 | 2,614 sq ft | 1,696 sq ft<br>3 br 2 ba |
| 4817 Eureka Diamond Ct, Las Vegas, NV 89139   | \$150,000 8/26/2009 | 3,485 sq ft | 1,849 sq ft<br>3 br 2 ba |

This Home vs. Comp Averages

|                      | This Home | Impact of Changes | Comp Average |
|----------------------|-----------|-------------------|--------------|
| Sale Price:          | n/a       | -9%               | \$124,625    |
| Last Sale:           | n/a       | +3%               | 8/28/09      |
| Bedrooms:            | 3         | n/a               | 3            |
| Bathrooms:           | 2         | n/a               | 2            |
| Living Area (sq ft): | 1,696     | +4%               | 1,779        |
| \$ Per sq ft:        | \$80      | -13%              | \$70         |
| Lot Size (sq ft):    | 2,614     | +9%               | 3,485        |
| \$ Per Lot sq ft:    | \$52      | -15%              | \$36         |
| Total Rooms:         | 6         | -4%               | 5.88         |
| # of Stories:        | 2         | -5%               | 1.88         |

Neighborhood

Las Vegas, NV 89139

-advertisement-

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PROTECT YOUR BIGGEST INVESTMENT  
AHS FOUNDED THE HOME WARRANTY INDUSTRY

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**TINA TODD**  
8346 BISMARCK SAPPHIRE STREET  
LAS VEGAS, NV 89139  
Tel: (702)

In Pro Se:

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADA

RE: ) BKS-09-27115-LBR  
TINA TODD ) Chapter 13  
 )  
Debtor, ) Hearing Date:  
 ) Hearing Date:

**CERTIFICATE OF SERVICE**

1. On October 5, 2009, I served the following documents:

Notice and Motion to Value Collateral, "Strip Off" and  
Modify Rights of Litton Loan Services by and through,  
and/or People's Choice Home Loan, Inc.,

Pursuant to 11 U.S.C. Section 506(a) and Section 1322.

I served the above-mentioned documents by the following means to the persons as listed below.

**MAILING LIST ATTACHED AND INCORPORATED BY REFERENCE**

- [ ] By Placing the documents in the United States mail postage pre-paid in full
  - [ ] By Faxing to the herein mentioned Numbers, as follows:

I declare under penalty of perjury under the laws of the State of Nevada that the foregoing is true and correct.

DATED: October 5, 2009

MOTION TO COLLATERAL VALUE AND STRIPPING OFF

1 MAILING LIST:

2 Debtor In Pro Se:

3 **TINA TODD**

4 8346 BISMARCK SAPPHIRE STREET  
LAS VEGAS, NV 89139

6 Chapter 13 Trustee:

7 Rick A. Yarnall  
701 Las Vegas Blvd., Suite 820  
8 Las Vegas, Nevada 89101

9  
10 People's Choice Home Loan, Inc.,  
A Wyoming Corporation  
11 7515 Irvine Center Dr.,  
Irvine, CA 92618

13 Bankruptcy Claim Presented By:

14 Litton Loan Servicing  
15 Attn: Authorized Agent  
16 4828 Loop Central Drive  
Houston, TX 77081

18 Attorney for Litton loan servicing, L.P.:

19 LAW OFFICES  
20 MCCALLA RAYMER, LLC  
BANKRUPTCY DEPARTMENT  
21 1544 OLD ALABAMA ROAD  
ROSWELL, GEORGIA 30076-2102